

**FEMA****Fact Sheet**

Assistance to Individuals and Households

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Temporary Housing

Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair

Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area.

Repair and replacement items include

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement

Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to the IHP maximum for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction

Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.





Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

Medical and dental expenses

Funeral and burial costs

Repair, cleaning, or replacement of:

- Clothing
- Household items (room furnishings, appliances)
- Specialized tools or protective clothing and equipment required for your job
- Necessary educational materials (computers, school books, supplies)

Clean-up items (wet/dry vacuum, air purifier, dehumidifier)

Fuel for primary heat source (heating oil, gas)

Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs

Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)

Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)

The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, applicants, or a household member, must provide proof of identity and sign a declaration stating that they are a United States citizen, a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

